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Substitute for form 1449PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

US- 6,739,517

Translation is attached

Application Number	09/981,645
Filing Date	October 16, 2001
First Named Inventor	Pater Melchior
Art Unit	3693
Examiner Name	Harish T. Dass
Attorney Docket Number	1364/1025

Date Considered

Sheet 1 of 3 U. S. PATENT DOCUMENTS Name of Patentee or Pages, Columns, Lines, Where Document Number MM-DD-YYYY Applicant of Cited Document Relevant Passages or Relevant initials* Figures Appear Number-Kind Code² (VAnson) ^{US-} 4.799,156 01-17-1989 US- 5,359,509 10-25-1994 US- 5,644,727 07-01-1997 ^{US-} 5,704,044 12-30-1997 ^{US-} 5,717,989 02-10-1998 US- 5,842,178 11-24-1998 US- 5.870,711 02-09-1999 US- 5,875,437 02-23-1999 US- 6.035,288 03-07-2000 US- 6,128,602 10-03-2000 US- 6,115,690 09-05-2000 US- 6,141,653 10-31-2000 US- 6.151.588 11-21-2000 US-2002-0095373 07-18-2002 US- 2002-0099655 07-25-2002 US- 2002-0107785 08-08-2002 US- 2002-0120555 08-29-2002 US- 2002-0156656 10-24-2002

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Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code ³ "Number ⁴ "Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T ⁶
		WO 96/12242	04-25-1996			
		WO 01/35286	05-17-2001			
		WO 02/033514	04-25-2002			ш
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05-25-2004

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Attorney Docket Number 13364/1025

Sheet 2 of 3 **U. S. PATENT DOCUMENTS** Name of Patentee or Pages, Columns, Lines, Where Examine Cite No.1 Document Number Publication Date MM-DD-YYYY Relevant Passages or Relevant Initials* Applicant of Cited Document Figures Appear Number-Kind Code^{2 (Flavour)} US-7,047,219 05-16-2006 US-7,069,234 06-27-2006 IIS. US-US-110 US-LIS US-110 TIS IIS. US US-119 TIS. HS-US-

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Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages		
		Country Code ³ "Number ⁴ "Kind Code ⁵ (If known)	MM-DD-YYYY		Or Relevant Figures Appear	T ⁶	

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Substitute for form 1449/PTO	Complete if Known		
3 Substitute for form 144511 10	Application Number	09/981,645	
INFORMATION DISCLOSURE	Filing Date	October 16, 2001	
STATEMENT BY APPLICANT	First Named Inventor	Peter Melchior	
(Use as many sheets as necessary)	Art Unit	3693	
(ood at many another at necessary)	Examiner Name	Harish T. Dass	
Sheet 3 of 3	Attorney Docket Number	13364/1025	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the Item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.	
		Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A.	
		Ternet, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26.	
		Watterson, P., "Credit Default Swaps," Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL http://www.srz.com/files/article-november02-creditefaultswaps.pdf	

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Signature	Considered	

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Substitute for form 1449/PT	Substitute for form 1449/PTO			Complete if Known		
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(ose as many	3110013 03 11	y	Examiner Name	Harish T. Dass		
Sheet 3	of	3	Attorney Docket Number	13364/1025		

Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits	T ²
	Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits	
	Times, Kuala Lumpur, December 10, 1996. 5 pages.	
	Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A.	
	Ternef, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26.	
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		Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A. Ternef, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26. Watterson, P., "Credit Default Swaps," Credit [online], Nov. 2002 [retrieved Mar. 28,

Examiner	Date	
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